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Sent: Tuesday, April 18, 2006 3:00 PM
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Subject: FW: It's Annual Enrollment

From: bounce-121478-2599977@listserv.state.ma.us [mailto:bounce-121478-2599977@listserv.state.ma.us] **On Behalf Of** gicpublicinfo@gic.state.ma.us
Sent: Saturday, April 15, 2006 6:59 PM
To: Stevenson, Allan (DPH)
Subject: It's Annual Enrollment

Annual Enrollment is Wednesday, April 19 - Wednesday, May 17 for Changes Effective July 1, 2006

Annual enrollment time is here, giving you the opportunity to review your benefit selections and make changes if you desire. Choosing a health plan is an important decision. Take this opportunity to think about what you and your family need in the way of health care and other benefits.

Changing How We Choose and Use Health Care

The GIC has gathered information about health providers to quantify differences in care, as part of its Clinical Performance Improvement Initiative. These data analyses were provided to our health plans to develop benefit plans that reward you, through modest co-pay differentials, for choosing quality, cost effective care. The goal is to increase transparency in health care's cost and quality so that you can become more knowledgeable when make health care decisions.

Over the last two years, the GIC has introduced new Select & Save plans and enhanced existing plans, in keeping with its CPI Initiative. This year, we are expanding our programs to include more information about the quality and cost of physicians. Each plan put together its own benefit design consistent with the CPI Initiative. Some plans tiered co-pays for primary care physicians; others tiered co-pays for specialists.

See the GIC Benefit Decision Guide for an overview of Select & Save plan benefits. For detailed information about how the plans have tiered providers, and which providers are in which tier, contact the health plans.

Annual Enrollment Options

From Wednesday, April 19 through Wednesday, May 17, employees may change their health plan and employees who do not have GIC basic life or basic life and health coverage can elect to pick up coverage.

If you want to keep your current GIC health plan, you do not have to do anything. Your coverage will continue automatically. Once you choose a health plan you cannot change plans until the next annual enrollment, unless you move out of the Plan's service area.

In addition to changing health plans, employees may apply for the Buy-Out option. Employees with optional life insurance with "smoker status" who have been tobacco-free for at least twelve months may apply for reduced non-smoker rates.

Employees may also:

- Apply for optional life insurance or increase coverage – or anytime during the year
- Apply for Long Term Disability (LTD) – or anytime during the year
- Enroll in GIC Dental/Vision or change plans (Indemnity or PPO) if you are eligible (*primarily managers, Legislators, legislative staff and certain Executive Office staff*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Find Out More

To find out more about your options, benefit changes, eligibility details, and new rates effective July 1, 2006, ask your agency's GIC Coordinator for a *GIC Benefit Decision Guide* and GIC *For Your Benefit* newsletter. For additional information, attend a GIC health fair. Also visit the GIC's website for directions to the health fairs, answers to common GIC questions, and forms to expedite your annual enrollment decisions.

How to Make Changes

Return completed enrollment forms to your GIC Coordinator no later than Wednesday, **May 17**, 2006.